# Camden Federation of Private Tenants

# **ANNUAL REPORT**



# **April 2018 – March 2019**

The Voice of Private Tenants in Camden

#### **Directors as at 31<sup>st</sup> March 2019:**

John McMillan (Chair) Rita Legros (Secretary) Constantine Buhayer Carolyn Harms Gordon Meenn Vic Seedman (acting Treasurer) Zoe Seager Simone Stenfors Louise Graham Yvonne Wallace

## Staff team:

Robert Taylor (Organiser, since April 2008) Meade McCloughan (Assistant Organiser, since April 2008) Portia Msimang (Renters' Rights London, since March 2018)

#### Volunteers:

Sydney Gibson Gaynor Felix Mariam Williams Charlie Davies Maria Alessandra Montuori Daisy Penido

#### **Registered office:**

13 Malden Road, London NW5 3HS

Camden Federation of Private Tenants is registered under the Co-operative and Community Benefit Societies Act 2014 as the Camden Federation for Private Tenants, registration number 25086R (England & Wales).

Accountants: Simpson Wreford & Co, Wellesley House, Duke of Wellington Avenue, Royal Arsenal, London SE18 6SS.



Thanks to our core funder Camden Council for its ongoing financial support

Thanks also to The Nationwide Foundation for funding the Renters' Rights London (RRL) project.

# Chair's Report 2019

For the first time in decades, the issue of rent control has become topical, with the London Mayor seemingly in support, though he has no actual powers to implement. Of course, it seems unlikely that it would come to pass under a Government so many of whose MPs are landlords. But London will struggle to function if unaffordable rents continue to price out working people.

A Government consultation on ending Section 21, often called "no fault" or "revenge" evictions is being fought tooth and nail by the landlord lobby who prefer to be able to evict on a whim (or more often when a tenant has the temerity to complain about repair or other issues). Our neighbouring MP Karen Buck managed to push through legislation on Fitness for Habitation which may help bring to book landlords who offer obviously inadequate homes for rent. But the landlord bodies are currently fighting a court judgement on gas and electricity safety and efficiency standards. Earlier legislation that outlaws letting agents charging excessive fees to tenants are proving subject to a range of fiddles by agents, including offering "non-assured shorthold" tenancies and introducing "pet rent"!

In response to the housing crisis across the UK a remarkable number of private renters' groups have sprung up reflecting a growing feeling that we cannot allow the dire state of private renting to continue. Few of these groups have the history and stability of our own but together, hopefully, they will provide some extra pressure on a Government that has often seemed unable and unwilling to understand the variety of issues facing private renters. The long survival of CFPT has largely been down to our close working with Camden (and the excellent value for money we provide). Our Treasurer, Vic Seedman, sits on the Council's Housing Scrutiny Committee, where we often make deputations on issues of concern to private tenants.

Local government finances being under crushing pressure, funding for voluntary and community sector groups like ours has suffered. We now face having to pay full rent on our Malden Road premises, as the reducing transitional support we have been receiving from the Council comes to an end. This will add £10,000 per year to our outgoings from January 2020.

On the brighter side, you may be aware that we host Renters' Rights London (RRL) project that works to increase the voice of private renters across the city. Previously RRL ran on a shoestring and had to suspend activity for a time when a funding source ended. We have now secured a further two years of full-time funding from The Nationwide Foundation and a small part of that goes to CFPT for use of our shared office space and facilities.

As if London didn't already have the worst housing crisis since the Second World War, we continue to see the erosion of available homes for rent to Londoners due to the activities of online short-let outfits like Airbnb. It's worth restating that the law easing the rules on short lets was intended to allow homeowners to let spare rooms to visitors during the 2012 Olympics. But now Airbnb is being used to let multiple properties on a professional basis. Beyond exacerbating the housing shortage, Airbnb letting undermines any sense of community - and there are increasing numbers of complaints about anti-social behaviour and noise.

We also continue to see, apparently regardless of the NHS's recruiting problems, the loss of nurses' homes local to the hospitals which serve this community. The latest is the nurses' home in Heath Street Hampstead to be redeveloped as luxury homes for sale (previously sites in England's Lane and College Crescent). This process has been going on for decades stripping the borough of affordable local accommodation for a vital category of workers who are generally underpaid and work shifts that make commuting difficult.

John McMillan

## Our year in numbers

(Includes both our work with private renters and housing association residents)

Meetings and events we held	7
Outreach events/stalls we did	2
Unique website visitors per month on average	825
Social media (Twitter followers)	9% increase
New members who joined	20
Tenants we empowered and supported with their individual problems	81
Individual tenants we signposted to other services/organisations	26
Nationalities who we worked with	13
Older people as % of project beneficiaries	40%
Direct project beneficiaries	447

We were very pleased to welcome the Leader of Camden Council, Georgia Gould, and two of our ward councillors, Alison Kelly and Abdul Quadir, to our office in Malden Road.



We discussed a wide variety of issues including the negative impact of short-term lettings, the need for the Council to continue leading the way in terms of its work around the private rented sector, and for its services to be well publicised and accessible. Earlier in the year, Councillor Meric Apak, the Cabinet member for Better Homes attended two of our meetings to hear the issues and concerns of private renters and housing association residents. A BIG thanks to our friends at Osbornes Law for the continuing free use of their ground floor meeting room, where our Camden Housing Association Residents Group meetings take place.



## Improving the relationship between Camden's housing associations and their residents

In 2016, we set up the first ever borough wide group for housing association (HA) tenants.



In recognition of the fact that these landlords cover tenants, shared ownership, leaseholders and also people on "affordable" and market rents, the group is now open to all residents of HAs.

The group meets on a quarterly basis and welcomed Councillor Mick O'Sullivan (Chair of Islington Council's Housing Scrutiny Committee), the GLA's Deputy Mayor for Housing, James Murray, and David Tovey, Origin HA tenant, and Shelter "Big Conversation" Commissioner, as guests.

In between these meetings, we continue to engage with a number of housing associations, and support Origin HA's Somers Town Tenants Association.

## **Renters' Rights London (RRL) project**

The project re-opened in March 2018, thanks to generous new funding from The Nationwide Foundation. Learning from the first phase of the project aligned well with robust evidence from two pieces of important research they commissioned into the private rented sector (see right hand column).

In April, RRL organised a joint meeting with CFPT in the Kilburn area for renters from the Latin American community and heard some shocking stories about the amount of rent being paid.



We also joined a lively conversation on breaking down the barriers faced by elders in rented homes as **Independent Age** launched their report "Unsuitable, insecure and substandard homes: The barriers faced by older private renters".

In June, **Just Space** invited us to meet with representatives from **Ayuntament de Barcelona** (local government). Our discussion centred on issues around their Right to Housing plan and the potential for establishing the right to housing in London.

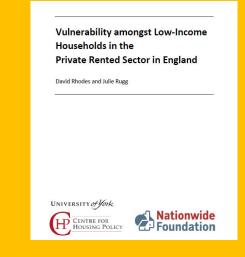
Later that month, **Generation Rent** spearheaded the campaign to #EndSection21. The project worked with them on the political and communications strands.

We also took part in a Housing Campaigners Day in Birmingham. Groups from all over UK came together to share learning from the #EndSection 21 campaign, and to establish common ground for future joint campaigning.

In April 2019, James Brokenshire, then Secretary of State for Housing, Communities & Local Government, announced an end to so-called "unfair" evictions.

As well as strengthening relationships with local organisations and working with a number of London councils, the project was also contacted by nearly 200 renters in need of help. "Vulnerability amongst Low-Income Households in the Private Rented Sector in England" which accompanies "The Evolving Private Rented Sector: Its Contribution and Potential" (Julie Rugg and David Rhodes, 2018) identified six household types that are potentially vulnerable to harm:

- Households with dependent children
- Households with a tenant registered as disabled or is unable to work due to a longterm sickness or disability
- Households with tenants aged 65 or older
- Households in receipt of a means tested benefit or tax credit
- Households on low-incomes but not receiving any means tested benefits or tax credits
- Households headed by a recent overseas migrant



These are the groups of renters that both our Renters' Rights London project and ourselves mainly focus our work on.

Healthwatch Camden produced a cross-sector research report "*Health and housing in Camden: experiences of local people*", which we instigated and which involved a number of our members being interviewed for it.



Camden Council, the Clinical Commissioning Group and Voluntary Action Camden all responded to its recommendations.



## **Treasurer's Report 2019**

I am pleased to be able to report on another good year for CFPT.

This year we have again chosen to go for an "accountant's report", rather than fully audited accounts, as the latter involve a disproportionate and expensive level of oversight. We have, though, engaged the same firm of chartered accountants as in previous years, and the resulting report is essentially identical in layout to the audited accounts we received previously.

As in previous years, the accounts show the income and expenditure split into two funds, the 'General Fund' covering CFPT's core work and the 'Restricted Fund' covering the Renters' Rights London project.

As you can see, with both funds we were able to end the year with a small surplus (2.4% of income in both cases). As the Renters' Rights London fund comes from a 'restricted grant', the adjusted surplus (shown in the balance sheet) will carry forward to the continuation of the project in the following financial year, thanks to the further funding provided by the Nationwide Foundation. The 'general fund' surplus has been generated from various unrestricted sources of income (donations, membership subscriptions and advertising revenue) and has enabled us to increase our designated reserve funds by £1,196.

The great bulk of our funding continues to come from London Borough of Camden, specifically the Housing and Adult Social Care Department. The stability and reliability of the Council's support has been crucial not just in enabling CFPT to keep going over recent years, but also to expand. We are currently still benefitting from a two-year funding arrangement, which will take us through to the end of September 2019.

During the year, both the Council and the Nationwide Foundation made additional funding available to us, coming to a total of £4,500, which enabled us to commission a comprehensive business plan for CFPT. This will greatly assist our future fundraising endeavours.

On behalf of the Management Committee, I would like to thank once again our main funders, the London Borough of Camden and The Nationwide Foundation, for their continuing support of the organisation.

Vic Seedman (acting Treasurer)

Copies of the full certified accounts are available on request from the staff.

## **Camden Federation of Private Tenants**

### Balance Sheet at 31st March 2019

	2019		2018	
	£	£	£	£
Current assets				
Debtors	2,831		928	
Cash at bank and in hand	25,946		9,920	
Creditors:				
- amounts falling due within one year	-17,944		-2,687	
Total assets less current liabilities		10,833		8,161
Capital and reserves				
Called up share capital		372		371
Designed Funds		10,426		9,230
Renters Right London fund		930		-146
Income and expenditure reserve		-895		-1,294
Total funds		10,833		8,161

## Income and Expenditure Account for the year ended 31st March 2019

	General Fund	<b>Restricted Grant</b>	Total 2019	Total 2018
	£	£	£	£
	CFPT	Renters' Rights		
		London		
Income				
- Grants: London Borough of Camden	55,460	0	55,460	53,348
- Grant: Trust for London	0	0	0	8,000
- Grants: Nationwide Foundation	1,800	46,000	47,800	0
- Donations & other income	8,163	0	8,163	1,111
Total Income	65,423	46,000	111,423	65,356
Expenditure				
- Salaries	42,449	31,583	74,032	47,712
- Staff training and recruitment costs	168	168	336	75
- Rent & services	5,433	4,900	10,333	10,512
- Management charges & overheads	0	6,711	6,711	1,288
- Insurance	1,380	0	1,380	2,009
- Repairs & maintenance	1,618	0	1,618	1,650
- Stationery & printing	2,470	162	2,632	2,251
- Projects & events	1,436	0	1,436	1,733
- Business plan cost	4,079	0	4,079	0
- Telephone	2,067	0	2,067	2,208
- Equipment & IT costs	192	0	192	185
- Website costs	0	886	886	356
- Travelling expenses	237	413	650	382
- Accountancy & payroll	1,748	0	1,748	1,954
- Volunteers and sundry expenses	265	101	366	277
- Subscriptions	286	0	286	242
Total expenditure	63,828	44,924	108,752	72,834
Income less expenditure	1,595	1,076	2,671	-7,478

Approved by the Management Committee on the 20<sup>th</sup> August 2019 and signed on its behalf by John McMillan and Rita Legros. This summary has been extracted from the full accounts, copies of which are available from CFPT's office.

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Funded by Camden Council